1	(D)	REMARKS, DRAWING AMENDMENTS		
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3	The issue is whether U.S. Pat. No. PG Pub. No. 2002/0049624, Ser. No. 09/974,002 (Raveis			
4	S/N0	S/N002) anticipates all the claims the present application under Sec. 102 (e) .		
5				
6	Sec.	Sec. 102(e) is:		
7		"the invention was described in (1) an application for patent, published under section		
8	122(b), by another filed in the United States before the invention by the applicant for			
9	patent, or (2) a patent granted on an application for patent by another filed in the United			
10		States before the invention by the applicant"		
11				
12	The	filing date of Raveis SN002 application is Oct. 9, 2001, the publication date is Apr. 25, 2002		
13	Rave	eis SN002 is not a granted patent.		
14				
15	The	filing date of the present application is April 11, 2001, claiming priority from Provisional		
16	Application 60/198785, filed April 20, 2000. Both dates are filing dates prior to Raveis SN002			
17	appli	cation and publication.		
18				
19	Rave	eis SN002 is not a proper reference under Sec. 102 (e). The rejection should be withdrawn		
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21	While	e applicant is not required to make arguments other than in direct response to the Action's		
22	alleg	allegations, applicant will make an extra effort herein in order to advance prosecution and mov		
23	this a	application to allowance. It can be noted that Raveis SN002 is:		
24		a Continuation-In-Part (CIP) of Ser. No. 09/459,234 filed on Dec. 10, 1999, Pat. No.		
25		6,321,202 issued Nov. 20, 2001 (Raveis '202), and		
26		a CIP of Ser. No. 09/759,621 filed on Jan. 11, 2001 (Raveis SN621), and		
27		a CIP of Ser. No. 09/798,656 filed on Mar. 1, 2001 (Raveis SN656), and		
28		a non-provisional of provisional appl. no. 60/260,688 filed on Jan. 9, 2001.		
29	Thus	Thus, the only date earlier than present applicant's provisional Priority Date of April 20, 2000		
30	effec	effective in the present application is the Raveis '202 patent, filed Dec. 10, 1999. In other		
31	word	words, the Raveis '202 patent was filed only about four (4) months prior to the present		

applicant's Provisional Application. Thus, Raveis can not meet the requirements under Sec.

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102(b) as his concept is not shown to be "...patented or described in a printed publication in this or a foreign country or in public use or non sale in this country, more than one year prior to the date of the application for patent in the United States,...". Again, it is not a proper reference within the legal requirement.

Nevertheless, again, in order to advance prosecution, submitted herewith is a Declaration of C. Richard Triola swearing behind the Raveis '202 patent.

While the points of the Action and other points noted above are rendered moot, in order to advance prosecution, as to the merits of para. 6 - 23 of the Action, applicant contends that there is no showing that Raveis anticipates the present invention; neither would it suggest, motivate, nor otherwise render the present invention to be obvious. While using some similar language as the present application, a careful reading of Raveis '202 finds only a *pre*-escrow real estate agent-centered concept. In other words, it allows a real estate agent to manage his work in creating a buy-sell contract. This work is accomplished outside a real estate escrow and before a real estate escrow for transferring title from the seller to the buyer.

This must be compared to the generally *escrow-centric* system and process of the present invention. For example, there is no disclosure by Raveis '202 of an ability to perform the processes, procedures, document distribution, electronic document execution, and the like as described and claimed in the present application for a real estate escrow. In other words, there is no teaching by Raveis '202 for the electronic preparation, delivery, and execution of the documents required to legally *change ownership* of real estate, the process referred to in many States and countries as a "real estate escrow." That is, a careful reading of Raveis '202 finds only evidence for processes and procedures of a sales negotiation by a real estate agent and the marketing of vendor services to the potential buyer and sell (e.g., claim 1(d), col. 14, II. 38-42) and for the agents to keep a data base (claim 1(e) and (f)) of such vendors. These are pre-escrow contract negotiation items. As such, Raveis '202 does not anticipate the present invention, its teaching, and its claims to escrow processes and systems.

1	Applicant specifically reserves the right to argue each paragraph of the present Action on a			
2	point-by-point basis in support of any continuing procedures at the USPTO should the reference			
3	not be withdrawn.			
4				
5	Furthermore, it is noted here for the record	that the Action makes no allegations other than to		
6	paraphrase each of applicant's claims and to append a chain-cite of mere references parts of			
7	the Raveis SN002 published application. No explanation, no argumentative reasoning, of how			
8	Raveis SN002 language or drawings is so applicable is offered at all. In other words, applicant			
9	is left to speculate as to fitting the parts together with applicant's claims. This format for			
10	rejection is prima facie hindsight reasoning using the invention for which a patent is sought as a			
11	template. This is impermissible. Texas Instruments, Inc. v. ITC, 26 USPQ2d 1018 (CA FC			
12	1993).			
13				
14	Based upon the foregoing, it is submitted that the application now presents claims which are			
15	directed to novel, unobvious and distinct features of the present invention which are an			
16	advancement to the state of the art. Reconsideration and allowance of all claims is respectfully			
17	requested. The right is expressly reserved to reassert any and all arguments, including the			
18	raising of new arguments, and the filing of appropriate continuing procedures at the USPTO,			
19	should a Notice of Allowance not be forthcoming.			
20				
21	Questions or suggestions that will advance the case to allowance may be directed to the			
22	undersigned by teleconference at the Examiner's convenience.			
23				
24	Date: <u>DEC. 2, 2003</u>	Respectfully submitted,		
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28				
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